

UNITED STATES BANKRUPTCY COURT

FOR THE

EASTERN DISTRICT OF VIRGINIA  
Alexandria Division

In the Matter of:

KAPBO SIM  
AND  
RACHEL Y. SIM  
Debtors

Chapter 13  
Case No. 11-13723-SSM

**ORDER CONFIRMING MODIFIED PLAN**

The Modified Chapter 13 Plan filed by Kapbo Sim and Rachel Y. Sim on July 26, 2011, having been transmitted to all creditors; and it having been determined that the plan meets each of the requirements of 11 U.S.C. Section 1325(a);

**It is ORDERED that:**

- (1) the Plan as filed or modified is CONFIRMED.
- (2) Upon entry of this order, all property of the estate shall vest in the Debtor(s). Notwithstanding such vesting, the Debtor(s) shall not encumber, refinance, sell or otherwise convey real property without first obtaining an order of approval from this Court.
- (3) All funds received by the Chapter 13 Trustee on or before the date of an order of conversion or dismissal shall be disbursed to creditors, unless such disbursement would be de minimis, in which case the funds may be disbursed to the Debtor(s) or paid into the Treasury registry fund account of the Court, at the discretion of the Trustee. All funds received by the Chapter 13 Trustee after the date of the entry of the order of dismissal or conversion shall be refunded to the Debtor(s) at their address of record.

**It is further ORDERED that:**

**Order Confirming Plan**

Kapbo Sim and Rachel Y. Sim  
**Case #11-13723-SSM**

1. On June 18, 2011, and each month thereafter until further order of this Court, the Debtors shall pay to the Trustee, Thomas P. Gorman at P.O. Box 1553, Memphis, TN 38101-1553 the sum of \$397.70. Payments under said Plan to be completed within 36 months from the due date of the first payment in this case.

2. That the Debtor(s) shall furnish the Trustee annual federal and state income tax returns within forty five (45) days of the due date of such returns, and such additional information as the Trustee may require for determination of the Debtors' disposable income. Failure to comply with this provision shall be grounds for dismissal.

3. The Debtor(s) shall comply with the agreed modifications of page three of the Order Confirming Plan.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Stephen S. Mitchell  
United States Bankruptcy Judge

Confirmation Recommended.

\_\_\_\_\_  
/s/ Thomas P. Gorman \_\_\_\_\_  
Thomas P. Gorman  
Chapter 13 Trustee  
300 North Washington Street, Ste. 400  
Alexandria, VA 22314  
(703) 836-2226  
VSB #26421

Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

\_\_\_\_\_  
/s/ Thomas P. Gorman \_\_\_\_\_  
Thomas P. Gorman, Chapter Trustee

**ADDENDUM TO PLAN AND CONSENT ORDER CONFIRMING PLAN, page 3**

**Chapter 13 Case 11-13723-SSM**

**Kapbo Sim**

**Rachel Y. Sim**

The Debtor(s) shall furnish the Trustee annual federal and state income tax returns within forty five (45) days of the due date of such returns for each year of the Chapter 13 case, plus federal and state income tax refunds in the excess of \$250.00 per annum unless otherwise ordered by this Court. In addition, the Debtor shall furnish the Trustee any such amount(s) as are hereafter determined by the Court to be disposable income of the Debtor(s) during the pendency of this proceeding and any additional information as the Trustee may require for determination of the Debtors disposable income. Failure to comply with this provision shall be grounds for dismissal.

/s/ Kapbo Sim  
Kapbo Sim

/s/ Rachel Y. Sim  
Rachel Y. Sim

/s/ Michael L. Eisner  
Michael L. Eisner

/s/Thomas P. Gorman  
Thomas P. Gorman

**Order Confirming Plan**

Kapbo Sim and Rachel Y. Sim  
**Case #11-13723-SSM**

**PARTIES TO RECEIVE COPIES**

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